

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Patrice Ward

Debtor(s)

Case No. 16 B 25463

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2016.
- 2) The plan was confirmed on 01/18/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 10/02/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,523.86
Less amount refunded to debtor	\$315.48

NET RECEIPTS: **\$6,208.38**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,016.76
Court Costs	\$0.00
Trustee Expenses & Compensation	\$262.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,278.76**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acs/Wachovia	Unsecured	0.00	NA	NA	0.00	0.00
ACTIVITY COLLECTION SE	Unsecured	113.00	NA	NA	0.00	0.00
Adtalem Global Education	Unsecured	3,751.64	3,751.54	3,751.54	0.00	0.00
Bank Of America N A	Secured	107,483.22	133,935.96	133,935.96	0.00	0.00
citibank	Unsecured	1,187.00	NA	NA	0.00	0.00
Colorado Student Loans	Unsecured	4,556.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	318.25	318.25	318.25	0.00	0.00
CREDIT COLLECTION SERV	Unsecured	100.00	NA	NA	0.00	0.00
Credit Management Lp	Unsecured	419.00	NA	NA	0.00	0.00
Credit Protection	Unsecured	180.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	4,321.00	4,337.54	4,337.54	0.00	0.00
Educational Credit Management Corp	Unsecured	0.00	4,336.68	4,336.68	0.00	0.00
Illinois Bell Telephone Company	Unsecured	130.46	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	9,730.00	9,730.00	9,730.00	0.00	0.00
Internal Revenue Service	Priority	7,549.72	9,592.88	9,592.88	0.00	0.00
Internal Revenue Service	Unsecured	1,734.60	2,760.03	2,760.03	0.00	0.00
Isac	Unsecured	0.00	NA	NA	0.00	0.00
Municipal Collections Of America	Unsecured	856.00	156.50	156.50	0.00	0.00
Municipal Collections Of America	Unsecured	0.00	270.00	270.00	0.00	0.00
National Student Loan	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	785.00	337.89	337.89	0.00	0.00
Northwestern Memorial Hospital	Unsecured	1,721.94	NA	NA	0.00	0.00
Numark Credit Union	Unsecured	1,230.00	NA	NA	0.00	0.00
Patient First	Unsecured	0.00	189.69	189.69	0.00	0.00
Portfolio Recovery Associates	Secured	9,750.00	11,955.73	9,750.00	1,541.81	387.81
Portfolio Recovery Associates	Unsecured	NA	2,205.73	2,205.73	0.00	0.00
RMI MCSI	Unsecured	201.00	NA	NA	0.00	0.00
State Street Dental Specialists	Unsecured	112.96	112.96	112.96	0.00	0.00
Torres Credit Srv	Unsecured	849.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	16,202.00	10,077.35	10,077.35	0.00	0.00
United States Dept Of Education	Unsecured	0.00	7,272.52	7,272.52	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WF EFS	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	5,000.00	NA	NA	0.00	0.00
Windham Professionals	Unsecured	3,373.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$133,935.96	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,750.00	\$1,541.81	\$387.81
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$143,685.96	\$1,541.81	\$387.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,592.88	\$0.00	\$0.00
TOTAL PRIORITY:	\$9,592.88	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,856.68	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,278.76</u>	
Disbursements to Creditors	<u>\$1,929.62</u>	
TOTAL DISBURSEMENTS :		<u>\$6,208.38</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.